

**CERTIFICATION OF DEBTOR  
REGARDING MONTHLY REPORT**

Debtor: Bruce K. Turner  
Chapter 13 Case No.: 15-14580

I, Bruce K. Turner, declare under penalty of perjury that the following information is true and correct:

1. I am the business debtor in the above referenced matter.
2. I have completed and attached a Monthly Financial Report for the month of October, 2017.
3. All of the information in the Monthly Financial Report is complete, true and correct to the best of my knowledge, information and belief.

Date: Nov 5, 2017

  
Debtor

**\* YOU ARE REQUIRED TO COMPLETE A MONTHLY FINANCIAL REPORT FOR FIRST MONTH YOU FILED FOR BANKRUPTCY AND RETURN IT IMMEDIATELY WITH THE OTHER ATTACHED PAPERWORK.**

**\*\* YOU ARE ALSO REQUIRED TO FILL OUT MONTHLY FINANCIAL REPORTS FOR EACH AND EVERY MONTH AFTER YOU FILED YOUR PETITION UNTIL YOUR PLAN IS CONFIRMED BY THE COURT. PLEASE MAKE PHOTOCOPIES OF THE ATTACHED MONTHLY FINANCIAL REPORT FORM, AS NEEDED.**

**\*\*\* FAILURE TO PROVIDE THE MONTHLY FINANCIAL REPORTS AS STATED ABOVE WILL HOLD UP THE CONFIRMATION OF YOUR CASE AND POSSIBLY CAUSE YOUR CASE TO BE DISMISSED.**

# MONTHLY FINANCIAL REPORT OF BUSINESS OPERATIONS

Debtor Name: Bruce K. Turner  
Case No: 15-14580  
Business Name: b.k. Turner Photography  
For the Month & Year (1/05, etc.): October 2017

## BUSINESS INCOME:

|     |  |    |             |
|-----|--|----|-------------|
| (1) | Actual Income from Sales & Service     | \$ | <u>760</u>  |
| (2) | Other (Specify) <u>Social Security</u> | \$ | <u>1054</u> |
| (3) | Other (Specify)                        | \$ |             |
| (4) | Total Actual Income (1+2+3)            | \$ | <u>1814</u> |

## ACTUAL BUSINESS EXPENSE PAID

|      |   |    |                     |
|------|---|----|---------------------|
| (5)  | Rent/Lease                                  | \$ |                     |
| (6)  | Utilities (Electricity, Gas, Water & Sewer) | \$ | <u>40</u>           |
| (7)  | Telephone                                   | \$ | <u>33</u>           |
| (8)  | Insurance                                   | \$ |                     |
| (9)  | Wages for Employees                         | \$ |                     |
| (10) | Wages for Self-Owned(s)                     | \$ | <u>28.20</u>        |
| (11) | Gas and Fuel for Business Vehicles          | \$ | <u>28 + 10 = 38</u> |
| (12) | Other (Specify) <u>4 Tires</u>              | \$ | <u>400</u>          |
| (13) | Other (Specify) <u>Parking</u>              | \$ | <u>12</u>           |
| (14) | Other (Specify)                             | \$ |                     |
| (15) | Total Actual Business Expenses Paid Or      | \$ | <u>551.70</u>       |
| (16) | (sum of 5 through 15)                       |    |                     |
| (17) | Net Business Income/Loss (line 4 - line 15) | \$ | <u>1262.30</u>      |
| (18) | Net Wages From Regular Employment - Fed     | \$ |                     |
| (19) | Net Wages From Regular Employment - Spr     | \$ | <u>(-668.28)</u>    |
| (20) | Amount Carried Over From Last Month         | \$ | <u>594.02</u>       |
| (21) | Total Net Monthly Income (sum of 17 th      | \$ |                     |

## PERSONAL

|      |   |    |               |
|------|---|----|---------------|
| (22) | Rent/Mortgage                                 | \$ | <u>111.17</u> |
| (23) | Utilities (gas, electric, water, sewer, fuel) | \$ |               |
| (24) | Telephone                                     | \$ | <u>34</u>     |
| (25) | Food  | \$ | <u>10</u>     |
| (26) | Transportation (fuel, tolls, parking)         | \$ |               |
| (27) | Other (specify)                               | \$ |               |
| (28) | Other (specify)                               | \$ |               |
| (29) | Other (specify)                               | \$ |               |
| (30) | Other (specify)                               | \$ |               |
| (31) | Other (specify)                               | \$ |               |
| (32) | Total Actual Personal Expenses Paid (22       | \$ | <u>155.17</u> |

## NET INCOME (LOSS)

|      |   |    |                 |
|------|---|----|-----------------|
| (33) | Gross Excess Income (line 21 - line 32) | \$ | <u>438.85</u>   |
| (34) | MONTHLY CHAPTER 13 PLAN PAYMENTS        | \$ | <u>1,200 -</u>  |
| (35) | Net Excess Income (line 33 - line 34)   | \$ | <u>-1361.15</u> |

Carry amount on line 35 to next month line 20

EXHIBIT D